Case 17-16945 Doc 1 Filed 06/01/17 Entered 06/01/17 14:33:39 Desc Main

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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of _ILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture	Carole First name	First name
	identification (for example, your driver's license or	Edith	
	passport).	Middle name	Middle name
	Bring your picture	Lanciloti	
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>9057</u>	XXX - XX
	number or federal Individual Taxpayer Identification number	OR	OR
		9xx - xx	9xx - xx

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Document Lanciloti Edith Carole Debtor 1 Case Number (if known)

		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names or EINs		I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	-	Business name
	Include trade names and doing business as names	Business name	-	Business name
		EIN		EIN
		EIN		EIN
5.	Where you live			If Debtor 2 lives at a different address:
		398 Buckboard Dr		
		Number Street	-	Number Street
		Wheeling IL 6009	- n	
			Code	City State ZIP Code
		COOK		
		County	-	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.		If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	-	Number Street
		P.O. Box	-	P.O. Box
		City State ZIP	Code	City State ZIP Code
6.	Why you are choosing	Check one:		Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petiti I have lived in this district longer than in any other district.	on,	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408		I have another reason. Explain. (See 28 U.S.C. § 1408
			-	
			-	
			-	

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Debtor 1

Edith Carole

Document Lanciloti

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Pa	Tell the Court About You	r Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	are choosing to file	■ Chapter 7						
	under	☐ Chap	ter 11					
		☐ Chap	ter 12					
		☐ Chap	ter 13					
8.	How you will pay the fee	I requests for some submounts of the source	ill pay the entire fee when I file my petition. Please check with the clerk's office in your all court for more details about how you may pay. Typically, if you are paying the fee urself, you may pay with cash, cashier's check, or money order. If your attorney is omitting your payment on your behalf, your attorney may pay with a credit card or check in a pre-printed address. Bed to pay the fee in installments. If you choose this option, sign and attach the polication for Individuals to Pay The Filing Fee in Installments (Official Form 103A). Equest that my fee be waived (You may request this option only if you are filing for Chapter 7. law, a judge may, but is not required to, waive your fee, and may do so only if your income is so than 150% of the official poverty line that applies to your family size and you are unable to the fee in installments). If you choose this option, you must fill out the Application to Have the lapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.					
9.	Have you filed for bankruptcy within the	■ No	<u> </u>			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
	last 8 years?	☐ Yes.	District Nor	ne	When	Case Number		
			District Nor	ne	When	Case Number		
			District		when	MM / DD / YYYY		
			District		When	Case Number		
						MM / DD / YYYY		
10.	Are any bankruptcy	■ No						
	cases pending or being filed by a spouse who is	☐ Yes.	D.H.			Part of the control o		
	not filing this case with	☐ Yes.				Relationship to you Case Number, if known		
	you, or by a business parter, or by affiliate?					MM / DD / YYYY		
			Debtor			Relationship to you		
			District		When	Case Number, if known		
11.	Do you rent your residence?	☐ No. ■ Yes.	Go to line 12 Has your lar residence?		n eviction judgme	ent against you and do you want to stay in your		
			☐ Yes. F	o to line 12. ill out <i>Initial State</i> inkruptcy petition.		Eviction Judgment Against You (Form 101A) and file it with		

Debtor 1 Carole Edith Document Lanciloti Page 4 of 56

Case Number (if known)

Name of business, if any Name of business,	 Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a 	■ No. □ Yes.	Go to Part 4. Name and location of	business			
Number Street Number Number Street Number N	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any				
Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(69)) None of the above None of the above None of the above	LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street				
Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(61B)) Stockbroker (as defined in 11 U.S.C. § 101(63A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) Nane of the above If you are filling under Chapter 11, the court must know whether you are a small business debtor, you must attach your most rebalances beset, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filling under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If immediate attention Yes. What is the hazard? If immediate attention Yes. What is the hazard? If immediate attention Yes. What is the property Number Street Number			City			State Zip Cod	le
Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(63A)) Commodity Broker (as defined in 11 U.S.C. § 101(69)) None of the above If you are filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor. Yes addition of small business debtor. See 11 U.S.C. § 101(51D). No. I am filing under Chapter 11. In the court must know whether you are a small business debtor, you must attach your most rebalances sheet, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am filing under Chapter 11. In the sharkruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes.			Check the appropriate	box to describe your bu	siness:		
Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above			☐ Health Care Bus	iness (as defined in 11 U	.S.C. § 101(27A))		
Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above None of the above None of the above			☐ Single Asset Re	al Estate (as defined in 1	1 U.S.C. § 101(51B))		
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor you must attach your most re balance shedy sate befor? For a definition of small business debtor, see 11 U.S.C. § 101(51D). No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. The Bankruptcy Code. Seport If You own or Have Any Hazardous Property or Any Property That Needs Immediate Attention No. What is the hazard? If you are filing under Chapter 11, the court must know whether you are a small business debtor you must attach your most re balance sheet, statement of operations, cash-flow statement, and feeral income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. The Bankruptcy Code. Yes. What is the hazard? If you are filing under Chapter 11, the court must know whether you are a small business debtor some tax return or if any of the documents of the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If you are filing under Chapter 11, the court must know whether you are a small business debtor according to that the plant of the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If you are filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. The Bankruptcy Code. Yes. What is the hazard? If you are filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. The Bankruptcy Code. Yes. What is the hazar			☐ Stockbroker (as	defined in 11 U.S.C. § 10	01(53A))		
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor, so mall business debtor, see 11 U.S.C. § 101(51D). If you are filing under Chapter 11, the court must know whether you are a small business debtor, you must attach your most re balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of the documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. 1 am not filing under Chapter 11. No. 1 am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention No. Yes. What is the hazard? If immediate attention is needed, why is it needed? Where is the property?			☐ Commodity Brok	er (as defined in 11 U.S.	C. § 101(6))		
Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D). No. I am not filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. No. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Yes. What is the hazard? If immediate attention is needed, why is it needed? Where is the property? Number Street			☐ None of the abo	ve			
In Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	business debtor, see	☐ No.	am filing under Chapte the Bankruptcy Code. I am filing under Chapte	r 11, but I am NOT a sma			
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	Part 4: Report if You Own or Ha	ve Any Hazard	lous Property or Any Pro	perty That Needs Immedia	ate Attention		
property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street		.					
public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	property that poses or is alleged to pose a threat	_	What is the hazard?				
If immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number Street	public health or safety? Or do you own any						
Where is the property? Number Street	immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building		If immediate attention is	s needed, why is it neede	d?		
Number Street	tnat needs urgent repairs?						
Other 700 G			Where is the property?				
Ott. 7ID C							
CITY State ZIP C				City	 ,	State ZIP	Code

Debtor 1

Carole Edith Document

Page 5 of 56 Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Π		
	About Debtor 1:	

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefin	g about
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Carole Edith Document Lanciloti Page 6 of 56

Case Number (if known)

First Name	Middle Name Last Name		
art 6: Answer These Ques	stions for Reporting Purposes		
. What kind of debts do you have?	as "incurred by an individua No. Go to line 16b.	y consumer debts? Consumer debts are deal primarily for a personal, family, or household	
	Yes. Go to line 17.		
	-	y business debts? Business debts are debt restment or through the operation of the busine	-
	□No. Go to line 16c. □Yes. Go to line 17.		
	16c. State the type of debts you	owe that are not consumer debts or business of	debts.
Are you filing under Chapter 7?	No. I am not filing under C	Chapter 7. Go to line 18.	
Do you estimate that af	ter administrative expens	oter 7. Do you estimate that after any exempt $\mathfrak p$ ses are paid that funds will be available to distri	
excluded and	No.		
administrative expense are paid that funds will available for distribution to unsecured creditors?	be n		
. How many creditors do	1-49	1,000-5,000	25,001-50,000
you estimate that you	<u> </u>	<u></u> 5,001-10,000	<u></u> 50,001-100,000
owe?	☐ 100-199 ☐ 200-999	☐ 10,001-25,000	☐ More than 100,000
. How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion
estimate your assets to	_	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
be worth?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
. How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
estimate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion
to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
	☐ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion
Part 7: Sign Below			
or you	I have examined this petition, and correct.	d I declare under penalty of perjury that the info	ormation provided is true and
		pter 7, I am aware that I may proceed, if eligibl understand the relief available under each chap	
		I did not pay or agree to pay someone who is and read the notice required by 11 U.S.C. § 342	
	I request relief in accordance with	n the chapter of title 11, United States Code, sp	pecified in this petition.
		ement, concealing property, or obtaining money t in fines up to \$250,000, or imprisonment for u nd 3571.	
	/s/ Carole Edith Land Signature of Debtor 1		uture of Debtor 2
	06/04/204	7	
	Executed on06/01/201	Exect	uted on

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Debtor 1 Carole Edith Lanciloti Case Number (if known)

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

★ /s/ Marc Adam Affolter	Date	Date: 06/01/2017
Signature of Attorney for Debtor	Buto	MM / DD / YYYY
Marc Adam Affolter		
Printed name		
Geraci Law L.L.C.		
Firm name		
55 E. Monroe St., #3400		
Number Street		
Chicago	IL	60603
City	State	ZIP Code
Contact Phone 312-332-1800	_ Email ad	ddressndil@geracilaw.con
Contact Phone 312-332-1800 6312227	_ Email ac	ddressndil@geracilaw.con

Fill in this in	nformation to ident	tify your case:	
Debtor 1	Carole	Edith	Lanciloti
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)
Case Number	r		
(

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 20,000
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 15,755
1c. Copy line 63, Total of all property on Schedule A/B	\$ 35,755
Part 2:	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$60,799
Part S: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$1,941.59
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$1,940.00

Document Lanciloti Carole Edith Case Number (if known) __ Debtor 1 First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records						
Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes						
 What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 						
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$2,107.26						
9. Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim					
From Part 4 of Schedule E/F, copy the following:						
9a. Domestic support obligations (Copy line 6a.)	\$_0.00					
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00					
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00					
9d. Student loans. (Copy line 6f.)	\$_0.00					
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00					
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$ 0.00					
9g. Total. Add lines 9a through 9f.	\$ 0.00					

Debtor 1 Carole Edith Lanciloti First Name Middle Name Last Name Debtor 2 (Spouse, if filing) United States Bankruptcy Court for the:NORTHERN_ District ofILLINOIS				
First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the:NORTHERNDistrict ofILLINOIS	g			
United States Bankruptcy Court for the :NORTHERN _ District of _ILLINOIS	g			
United States Bankruptcy Court for the:NORTHERN District of _ILLINOIS	g			
Case Number Check if this i amended filin Official Form 106A/B Schedule A/B: Property In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally	g			
Case NumberCheck if this i amended filin Official Form 106A/B Schedule A/B: Property In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filling together, both are equally	g			
Official Form 106A/B Schedule A/B: Property n each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filling together, both are equally				
Schedule A/B: Property n each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filling together, both are equally	12/15			
n each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally	12/15			
ategory where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally				
esponsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 11 Describe Each Residence, Building, Land, or Other Real Esate You Own or Have an Interest In				
01. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No.				
Yes. Describe				
What is the property? Check all that apply. Do not deduct secured claims or exemptions the amount of any secured claims on Sched				
398 Buckboard Dr. Single-family home to amy secured claims on Sched Creditors Who Have Claims Secured by Pro Street address, if available, or other description Duplex or multi-unit building				
Condominium or cooperative Current value of the Cur	e of the			
Manufactured or mobile home entire property? portion you	own?			
Wheeling IL 60090 Land \$ 20,000.00 \$	20,000.00			
City State ZIP Code Investment property				
Timeshare Describe the nature of your ownership				
	interest (such as fee simple, tenancy by			
Who has an interest in the property? Check one.				
Debtor 1 only				
Debtor 2 only	arty.			
(see instructions)	Check if this is a community property (see instructions)			
At least one of the debtors and another				
Other information you wish to add about this item, such as local property identification number:				
2. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages				
the control of the Board William and the characteristics	\$20,000.00			
Describe Your Vehicles				
Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. O3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles No.				
Yes. Describe Make: Mercury Who has an interest in the property? Check one. Do not deduct secured claims or exemptions.	D. (
Mariner Popular 1 and 4 and 5				
Creditors Who Have Claims Secured by Prop				
Year: Current value of the Current value of the Debtor 1 and Debtor 2 only				
Approximate Mileage: At least one of the debtors and another				
Other information: \$\\ 5,000.00 \\$\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	5,000.00			
2008 Mercury Mariner with over 61,000 miles. Check if this is community property (see instructions)				

Debtor 1

Carole

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Desc Main

0.00

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04. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Yes. Describe..... 5. Add the dollar value of the portion you own for all of your entries fro Part 2, including any entries for pages \$ 5,000.00 you have attached for Part 2. Write that number here ----**Describe Your Personal and Household Items** Part 3: Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions 06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Describe..... Yes. Furniture, linens, small appliances, table & chairs, bedroom set \$750 750.00 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games 'es Describe..... \$200 TV, cell phone 200.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Yes. Describe..... 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... Yes 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. Describe..... Yes. Everyday clothes \$200 200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Everyday jewelry, costume jewelry \$500 500.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Describe..... 1 cat. \$0

Debtor 1

Carole

Case 17-16945

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Document

Last Name

Filed 06/01/17 Doc 1

Entered 06/01/17 14:33:39 Page 12 of 56 humber (if known)

Desc Main

First Name

Middle Name

14.	Any other No.	personal and h	ousehold items you did not already lis	st, including any health aids you did not list			
	Yes.	Describe					
						\$	0.00
				any entries for pages you have attached			\$1,650.00
	Part 4:	escribe Your Fir	nancial Assets				
Do	you own or	have any legal	or equitable interest in any of the foll	lowing?	Current v portion y Do not dec	ou own	
16.	Cash						
	Examples: I		n your wallet, in your home, in a safe deposit	box, and on hand when you file your petition			
	Yes.	Describe				\$	0.00
17.	Deposits o	f money				Ψ	
			, or other financial accounts; certificates of de If you have multiple accounts with the same i	eposit; shares in credit unions, brokerage houses, institution, list each.			
	Yes.	Describe	Account Type: Inst	iitution name:			
			Checking Account	Baxter Credit Union		\$	0.00
			Savings Account	Baxter Credit Union		\$	5.00
			Savings Account	Fifth Third		\$	100.00
			Checking Account	MB Financial		\$	500.00
			Checking Account	Fifth Third	_	\$	1,500.00 2,105.00
10.			nublicly traded stocks tment accounts with brokerage firms, money Institution or issuer name:	market accounts		¢	0.00
19.	Non-public	ly traded stock	and interests in incorporated and uni	incorporated businesses, including an interest in		\$ _	0.00
	Yes.	Describe	Name of Entity and Percent of Owners	ship:		\$	0.00
20.	Governme	nt and corporat	e bonds and other negotiable and nor	n-negotiable instruments			
	-		le personal checks, cashiers' checks, promiss re those you cannot transfer to someone by s				
	Yes.	Describe	Issuer name:				
	D-4:					\$	0.00
21.		or pension aconterests in IRA, E		ccounts, or other pension or profit-sharing plans			
	Yes.	Describe	Type of account and Institution name: Pension plan	Former Employer		\$	0.00
			401(k) or similar plan	Financial Group, LLC	_	\$	7,000.00
					_	\$	7,000.00
22.	=	posits and pre					
			osits you have made so that you may continu andlords, prepaid rent, public utilities (electric				
	Yes.	Describe	Institution name or individual:			¢	0.00
23.	Annuities (A contract for a	a periodic payment of money to you, e	either for life or for a number of years)		\$	0.00
	Yes.	Describe	Issuer name and description:			\$	0.00

Case 17-16945 Doc 1 Carole Debtor 1

Desc Main

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Document F Entered 06/01/17 14:33:39 Page 13 of 56 humber (if known) First Name Middle Name

24.		an education II § 530(b)(1), 529A(RA, in an account in a qualified ABLE program, or under a qualified state tuition program. b), and 529(b)(1).		
	Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	\$	0.00
25.	Trusts, equ	uitable or future	interests in property (other than anything listed in line 1), and rights or powers	· —	
	Yes.	Describe		\$	0.00
26.			marks, trade secrets, and other intellectual property mes, websites, proceeds from royalties and licensing agreements		
	Yes.	Describe		\$	0.00
27.			other general intangibles clusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	Yes.	Describe		\$	0.00
Мо	ney or prop	erty owed to you	1?	Current value of portion you ow Do not deduct see or exemptions	vn?
28.	Tax refund	s owed to you			
	Yes.	Describe		\$	0.00
29.	Examples: No.	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	Yes.	Describe		\$	0.00
30.	Examples:		wes you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else		
	Yes.	Describe		\$	0.00
31.		· ·	ies r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	-	
	Yes.	Describe	Term life insurance with Baxter Credit Union. No cash value. \$0	\$	0.00
32.	If you are th		at is due you from someone who has died iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive is died.		
	Yes.	Describe		s_	0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment ment disputes, insurance claims, or rights to sue		
	Yes.	Describe		\$.	0.00
34.	Other cont	ingent and unliq	uidated claims of every nature, including counterclaims of the debtor and rights	· 	
	Yes.	Describe		s_	0.00

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First Name

Desc Main

35.	. Any financ	ial assets you d	id not already list		
	Yes.	Describe		¢	0.00
26	Add the da	ller velue of all d	of your entries from Part 4, including any entries for pages you have attached	\$	
30.			er here>		\$9,105.00
	Part 5:	Describe Any Busi	ness-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
37.	. Do you ow	n or have any le	gal or equitable interest in any business-related property?		
	Yes.				
				Current value of portion you own Do not deduct secu or exemptions	?
38.	Accounts No.	receivable or co	mmissions you already earned		
	Yes.	Describe			
39.	•	•	ngs, and supplies	\$	0.00
	Examples: No.	Business-related co	mputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices		
	Yes.	Describe		\$	0.00
40.	Machinery No.	, fixtures, equipi	nent, supplies you use in business, and tools of your trade		
	Yes.	Describe		¢	0.00
41.	Inventory			Ψ	
	No. Yes.	Describe			
42.	. Interests ii	n partnerships o	r joint ventures	\$	0.00
	No.	Describe	Name of Entity and Percent of Ownership:		
43.			s, or other compilations	\$	0.00
	No.	_			
		Describe		\$	0.00
44.	No.	ess-related prop	erty you did not already list		
	Yes.	Describe		\$	0.00
45.	Add the do	llar value of all o	of your entries from Part 5, including any entries for pages you have attached		
	for Part 5.	Write that numb	er here>		\$ 0.00
	- C.		n- and Commercial Fishing-Related Property You Own or Have an Interest In. /e an interest in farmland, list it in Part 1.		
46		-	gal or equitable interest in any farm- or commercial fishing-related property?		
	Yes.	Describe			
47.	. Farm anim			\$	0.00
	Examples:	Livestock, poultry,	arm-raised tisn		
	Yes.	Describe		\$	0.00

ebtor 1 Carole Case 17-16945 Doc 1 Filed 06/01/17 Entered 06/01/17 14:33:39 Desc Main Doc 1 Filed 06/01/17 Page 15 of 56

No. Yes. Describe \$ 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No.	First Name Widdle Name Last Name		
Ves. Describe	48. Crops—either growing or harvested		
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe			
Yes. Describe	_	f trade	\$0
50. Farm and fishing supplies, chemicals, and feed No.			
Yes. Describe \$ 0.00	50. Farm and fishing supplies, chemicals, and feed		<u>\$</u> 0.00
51. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe \$ 0.00 24. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here			
\$ 0.00 \$ 0.00	51. Any farm- and commercial fishing-related property you did not already list		\$0.00
\$ 0.00 \$ 0.00 Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here			
for Part 6. Write that number here			\$0.00
Part 77 Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Yes. Describe 10.00 Part 8: List the Totals of Each Part of this Form 11. Total real estate, line 2 12. Total vehicles, line 5 13. Total personal and household items, line 15 13. Total personal and household items, line 15 14. Total financial assets, line 36 15. Part 1: Total financial assets, line 36 15. Part 5: Total business-related property, line 45 16. Part 6: Total farm- and fishing-related property, line 52 16. Double Not List Above \$ 0.00 15. Describe All Property You Own or Have an Interest in That You Did Not List Above \$ 0.00 \$ 0.00 15. Describe All Property You Own or Have an Interest in That You Did Not List Above \$ 0.00 \$ 0.00 15. Describe All Property You Own or Have an Interest in That You Did Not List Above \$ 0.00 \$ 0.00 15. Describe All Property You Own or Have an Interest in That You Did Not List Above \$ 0.00 \$ 0.00 15. Describe All Property You Own or Have an Interest in That You Did Not List Above \$ 0.00 \$ 0.00 15. Describe All Property You Own or Have an Interest in That You Did Not List Above \$ 0.00 \$ 0.00 15. Describe All Property You Own or Have an Interest in That You Did Not List Above \$ 0.00 \$ 0.00 15. Describe All Property You Did Not List Above \$ 0.00 \$ 0.00 15. Describe All Property You Did Not List Above \$ 0.00 \$ 0.00 15. Describe All Property You Did Not List Above \$ 0.00 \$ 0.00 15. Describe All Property You Did Not List Above \$ 0.00 \$ 0.00 15. Describe All Property You Did Not List Above \$ 0.00 \$ 0.00 15. Describe All Property You Did Not List Above \$ 0.00 \$ 0.00 15. Describe All Property You Did Not List Above \$ 0.00 \$ 0.00 15. Describe All Property You Did Not List Above \$ 0.00 15. Describe All Property You Did Not List Above \$ 0.00 \$ 0.00 15. Describe All Property You Did Not List Above \$ 0.00 15			\$0.00
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Yes. Describe Yes. Describe List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$20,000.00 56. Part 2: Total vehicles, line 5 77. Part 3: Total personal and household items, line 15 \$1,650.00 58. Part 4: Total financial assets, line 36 \$9,105.00 59. Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00			
Examples: Season tickets, country club membership No. Yes. Describe 54. Add the dollar value of all of your entries from Part 7. Write that number here	Part 7: Describe All Property You Own or Have an Interest in That You Did No.	ot List Above	
No. Yes. Describe 54. Add the dollar value of all of your entries from Part 7. Write that number here	53. Do you have other property of any kind you did not already list?		
\$ 0.00 \$ 0.00			
List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 56. Part 2: Total vehicles, line 5 57. Part 3: Total personal and household items, line 15 58. Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00	Yes. Describe		\$0.00
\$20,000.00 \$55. Part 1: Total real estate, line 2 \$56. Part 2: Total vehicles, line 5 \$7. Part 3: Total personal and household items, line 15 \$8. Part 4: Total financial assets, line 36 \$9,105.00 \$9,105.00 \$9. Part 5: Total business-related property, line 45 \$0.00 \$0. Part 6: Total farm- and fishing-related property, line 52	54. Add the dollar value of all of your entries from Part 7. Write that number he	ere>	\$0.00
\$20,000.00 \$55. Part 1: Total real estate, line 2 \$56. Part 2: Total vehicles, line 5 \$7. Part 3: Total personal and household items, line 15 \$8. Part 4: Total financial assets, line 36 \$9,105.00 \$9,105.00 \$9. Part 5: Total business-related property, line 45 \$0.00 \$0. Part 6: Total farm- and fishing-related property, line 52	List the Totals of Each Part of this Form		
\$5,000.00 57. Part 3: Total personal and household items, line 15 \$1,650.00 58. Part 4: Total financial assets, line 36 \$9,105.00 59. Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52	raito		\$ 20,000,00
\$ 1,650.00 58. Part 4: Total financial assets, line 36 59. Part 5: Total business-related property, line 45 60. Part 6: Total farm- and fishing-related property, line 52 \$ 1,650.00 \$ 9,105.00 \$ 0.00		\$ 5,000,00	Ψ 20,000.00
58. Part 4: Total financial assets, line 36 \$9,105.00 59. Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00			
59. Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00	· ·		
60. Part 6: Total farm- and fishing-related property, line 52 \$ 0.00			
61. Part 7: Total other property not listed, line 54			
9 15 755 00			¢ 15 755 00
62. Total personal property. Add lines 56 through 61	62. Total personal property. Add lines 56 through 61	φ 15,755.00	\$ 15,755.00
63. Total of all property on Schedule A/B. Add line 55 + line 62 \$35,755.00	63. Total of all property on Schedule A/B. Add line 55 + line 62		\$35,755,00

Fill in this in	nformation to ident	fy your case:	
Debtor 1	Carole	Edith	Lanciloti
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt											
1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.											
You are clai	You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)										
You are clai	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)										
2. For any propert	2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.										
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption							
		Copy the value from Schedule A/B	Check only one box for each exemption								
Brief	398 Buckboard Dr. , Wheeling, IL		—	735 ILCS 5/12-901 - \$15,000.00							
description:	60090 - Primary Residence	\$ 20,000	\$ _ 30,000	735 ILCS 5/12-902 - \$15,000.00							
Line from			100% of fair market value, up to								
Schedule A/B:	<u>01</u>		any applicable statutory limit								
Brief	2008 Mercury Mariner with over	\$_5,000		735 ILCS 5/12-1001(c) - \$2,400.00							
description:	61,000 miles.		\$ _ 4,295	735 ILCS 5/12-1001(b) - \$1,895.00							
Line from			100% of fair market value, up to								
Schedule A/B:	03		any applicable statutory limit								
Brief	Furniture, linens, small appliances,			735 ILCS 5/12-1001(b) - \$0.00							
description:	table & chairs, bedroom set	\$ <u>750</u>	\$_0								
Line from			100% of fair market value, up to								
Schedule A/B:	06		any applicable statutory limit								
Brief	TV, cell phone			735 ILCS 5/12-1001(b) - \$0.00							
description:	, F	\$_200	\$0								
Line from			100% of fair market value, up to								
Schedule A/B:	07		any applicable statutory limit								
Official Form 1060	Official Form 106C Record # 744877 Schedule C: The Property You Claim as Exempt Page 1 of 3										

Debtor 1 Carole

Edith

Middle Name

Document Last Name

Page 17 of 56 Number (if known)

Schedule A/B t	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Everyday clothes	\$_ 200	 \$	735 ILCS 5/12-1001(a),(e) - \$0.00
ine from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Everyday jewelry, costume jewelry	\$_ 500	\$ _0	735 ILCS 5/12-1001(b) - \$0.00
ine from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	1 cat.	\$_ 0	 \$	735 ILCS 5/12-1001(b) - \$0.00
ine from Schedule A/B:	<u>13</u>		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Checking Account, Baxter Credit Union, 0.00	\$_0		735 ILCS 5/12-1001(b) - \$0.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Savings Account, Baxter Credit Union, 5.00	\$_ 5	\$	735 ILCS 5/12-1001(b) - \$5.00
ine from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Savings Account, Fifth Third, 100.00	\$ <u> 100 </u>	\$	735 ILCS 5/12-1001(b) - \$100.00
ine from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Checking Account, MB Financial, 500.00	\$_ 500		735 ILCS 5/12-1001(b) - \$500.00
ine from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief Jescription:	Checking Account, Fifth Third, 1,500.00	\$_ 1,500		735 ILCS 5/12-1001(b) - \$1,500.00
ine from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Pension plan, Former Employer, 0.00	\$ <u>0</u>	\$	735 ILCS 5/12-1006 - \$0.00
ine from Schedule A/B:	<u>21</u>		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	401(k) or similar plan, Flnancial Group, LLC, 7,000.00	\$_7,000	_ \$	735 ILCS 5/12-1006 - \$0.00
ine from	21		100% of fair market value, up to any applicable statutory limit	

Debtor 1 Carole Edith

Document

Page 18 of 56 Number (if known)

Middle Name Last Name **Additional Page** Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B Brief 735 ILCS 5/12-1001(b) - \$0.00 Term life insurance with Baxter \$_0 description: Credit Union. No cash value. Line from 100% of fair market value, up to 31 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ Yes.

Į.	ill in this in	Caso 17 formation to ident		-ilod 06/01/17		ed 06/01/17 9 of 56	7 14:33:39	Desc Main	
	Debtor 1	Carole	Edith	Lanciloti					
		First Name	Middle Name	Last Name					
1	Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
,	Jnited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _						
(Case Number	-		(State)				Check if thi	s is an
	(If known)							amended fi	ling
Be a	s complete	and accurate as p	rs Who Have Clain	e are filing together, bot	h are equally	responsible for		ny	12/15
			ded, copy the Additional Page and case number (if known)		entries, and a	ttach it to this fo	rm. On the top of a	ny	
1.	Do any cre	ditors have claims	secured by your property?						
	No. Ch	neck this box and si	ubmit this form to the court with	n your other schedules. Y	ou have noth	ing else to report	on this form.		
		Il in all of the inform							
ı		List All Secured Cla							
2.	l ist all so	cured claims If a	creditor has more than one sec	ured claim list the credite	or senarately		Column A	Column A	Column C
2.	for each cl	laim. If more than	one creditor has a particular cla claims in alphabetical order ac	aim, list the other creditors	s in Part 2.		Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any

		Caso 17 160/15		Eilod	06/01/17	Entor		4:33:39	Desc Main	
Fill i	n this inf	formation to identify your case	e:				0 of 56			
Debt	tor 1	Carole E	Edith		Lanciloti					
		First Name M	liddle Name		Last Name					
Debt	tor 2 se, if filing)	First Name M	liddle Name		Last Name					
Unite	ed States I	Bankruptcy Court for the : <u>NORT</u>	<u>'HERN</u> Distr	ict of <u>ILLINOIS</u>	(State)				Charle if	Maia ia au
	e Number on Numb								Check if t	
)ffic	ial Ed	orm 106E/F					•		umenaca	illing
		E/F: Creditors Who								12/15
ist the / <i>B: Pro</i> reditor eeded	other pa operty (C rs with pa , copy th ny additi	and accurate as possible. Use arty to any executory contract official Form 106A/B) and on S artially secured claims that ar e Part you need, fill it out, nur ional pages, write your name ist All of Your PRIORITY Unsec	s or unexpir Schedule G: e listed in Sember the ent and case nu	ed leases that Executory Concept Control of the Con	at could result in a contracts and Unex reditors Who Have exes on the left. At	a claim. Als xpired Lea re Claims S	so list executory contra ses (Official Form 1060 Secured by Property. If	acts on Schedul G). Do not includ more space is	e	
1. Do	any cred	litors have priority unsecured	l claims agai	nst you?						
	No. Go	to Part 2.								
	Yes.									
ead nor uns	ch claim I opriority a secured o	pur priority unsecured claims. listed, identify what type of clair amounts. As much as possible, claims, fill out the Continuation lanation of each type of claim,	m it is. If a cla list the claim Page of Part	aim has both pains in alphabeted at 1. If more that	priority and nonprion ical order accordin an one creditor holo	ority amou ng to the cr lds a partic	nts, list that claim here a editor's name. If you ha ular claim, list the other	and show both pr ve more than two creditors in Part	iority and o priority 3.	Negativita
								Total claim	Priority amount	Nonpriority amount
Part	2: L	ist All of Your NONPRIORITY U	nsecured Cla	ims						
3. Do	any cred	litors have nonpriority unsecu	ured claims	against you?						
	No. You	u have nothing to report in this	part. Submit	this form to t	he court with your	other sche	dules.			
	Yes.									
nor	npriority u luded in F	our nonpriority unsecured cla unsecured claim, list the credito Part 1. If more than one credito ut the Continuation Page of Par	or separately or holds a par	for each clain	n. For each claim li	listed, iden	tify what type of claim it	is. Do not list cla	ims already	
4.1	Baxter C	Credit Union		ast 4 digits of	f account number	NULL	_			Total claim \$ 18,059.00
	Creditor's N	lame lilwaukee Ave		•	debt incurred?	1998	-2017			
	Number	Street								
			_ <i>f</i>	_	you file, the claim i	is: Check a	ll that apply.			
	Vernon I	Hills IL 6006	<u>1</u>	Contingent Unliquidated						
w	City 'ho owes	State Zip Cotthe debt? Check one.	ode	Disputed						
	Debtor 1	only								
	Debtor 2	2 only	1	Ť	RIORITY unsecured	d claim:				
Ļ	╡	and Debtor 2 only	Ļ	Student loan			and an although			
Ļ	=	one of the debtors and another	L		arising out of a separa	-	nent or divorce			
L	_	if this claim relates to a mity debt	Г	_ `	not report as priority on sion or profit-sharing		other similar debts			
ls		n subject to offest?	_	_ ·						
	No Yes			Other. Speci	fy Credit Card or	or Credit Us	se			

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4.2	CAP1/Bstby	Last 4 digits of account number	NULL	\$ <u>0.00</u>
	Creditor's Name		2009 2012	
	26525 N Riverwoods Blvd	When was the debt incurred?	2008-2013	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Mettawa IL 60045	Unliquidated		
١,	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
l i	Debtor 2 only	Type of NONPRIORITY unsecured cl	laim:	
l i	Debtor 1 and Debtor 2 only	Student loans		
i	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority clai	ims	
'	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
!	s the claim subject to offest?			
	No	Other. Specify Credit Card or C	Credit Use	
	Yes CAP1/Carsn		NII II I	. 0.00
4.3		Last 4 digits of account number	NULL	\$ <u>0.00</u>
	Creditor's Name 26525 N Riverwoods Blvd	When was the debt incurred?	2002-2012	
	Number Street	men was and assemblance.		
		As of the date you file, the claim is:	Check all that apply.	
	Mettawa IL 60045	Contingent		
	City State Zip Code	Unliquidated		
'	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
!	Debtor 2 only	Type of NONPRIORITY unsecured of	laim:	
!	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	-	
	Check if this claim relates to a	that you did not report as priority clai		
Ι,	community debt s the claim subject to offest?	Debts to pension or profit-sharing pla	ans, and other similar debts	
l i	No	Other, Specify Credit Card or C	`radit I lea	
l i	Yes	Other. Specify Credit Card or C	redit 030	
4.4	CBNA	Last 4 digits of account number	NULL	\$ <u>203.00</u>
	Creditor's Name			
	Po Box 6189	When was the debt incurred?	2007-2017	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	0. 5	Contingent		
	Sioux Falls SD 57117	Unliquidated		
,	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
i	Debtor 1 and Debtor 2 only	Student loans		
j	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clai		
'	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
!	s the claim subject to offest?			
	No	Other. Specify Credit Card or C	Credit Use	
	Yes			

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Po Box 6497	When was the debt incurred? 2008-2017	
Number Street		
Names.	As of the date you file the claim in Obselvell that souls	
	As of the date you file, the claim is: Check all that apply.	
Sioux Falls SD 57117	Contingent	
City State Zip Code	Unliquidated	
/ho owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		
CBNA	Last 4 digits of account number NULL	<u>\$ 6,252.00</u>
Creditor's Name	When was the debt incurred? 2007-2014	
Po Box 6283	When was the debt incurred? 2007-2014	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Sioux Falls SD 57117	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	T. MOURRISM I. I.	
Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
Debtor 1 and Debtor 2 only	=	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify Credit Card or Credit Use	
Yes	Officer: Specify	
Chase CARD	Last 4 digits of account number NULL	\$ _4,118.00
Creditor's Name	 	
Po Box 15298	When was the debt incurred? 2008-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Wilmington DE 19850	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes	<u> </u>	

Filed 06/01/17 Entered 06/01/17 14:33:39 Desc Main Case 17-16945 Doc 1 Page 23 of 56 Case Number (if known) <u>ըգբ</u>μment Carole Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.8	COMENITY BANK/Carsons	Last 4 digits of account number NULL	\$ <u>1,559.00</u>
	Creditor's Name	2000 2017	
	3100 Easton Square Pl	When was the debt incurred? 2002-2017	
	Number Street		
		As a fide of the state of the s	
		As of the date you file, the claim is: Check all that apply.	
	Columbus OH 43219	Contingent	
		Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
1 1			
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1 1		that you did not report as priority claims	
'	Check if this claim relates to a community debt		
Ι.	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
i	-		
	No	Other. Specify Credit Card or Credit Use	
	Yes COMENITY DANK/I phy cont	NI II I	÷ 0.00
4.9	COMENITY BANK/Lnbryant	Last 4 digits of account number NULL	\$ <u>0.00</u>
	Creditor's Name	1000 2009	
	Po Box 182789	When was the debt incurred? 1989-2008	
	Number Street		
		As of the date was file the plains in Charles II that such	
		As of the date you file, the claim is: Check all that apply.	
	Columbus OH 43218	Contingent	
		Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
1 1			
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
1 .	Is the claim subject to offest?	L Debte to pension of profit-sharing plans, and other similar debts	
		Candit Cond on Condit Hon	
	No □	Other. Specify Credit Card or Credit Use	
	Yes Cradit ONE BANK NA	NI II I	a 1 070 00
4.10	Credit ONE BANK NA	Last 4 digits of account number NULL	\$ <u>1,070.00</u>
	Creditor's Name	When was the debt incurred? 2013-2017	
	Po Box 98875	When was the debt incurred? 2013-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Las Vegas NV 89193	Contingent	
		Unliquidated	
,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
		T (NONDRODITY	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
i	Check if this claim relates to a	that you did not report as priority claims	
1 '	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
		Other. Specify Ordan Card of Credit OSE	
	Yes		

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4.11	Kohls/Capone	Last 4 digits of account number NULL	\$ <u>1,972.00</u>
	Creditor's Name	4000 2047	
	N56 W 17000 Ridgewood Dr	When was the debt incurred? 1988-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Menomonee Falls WI 53051	Unliquidated	
١,	City State Zip Code	Disputed	
ľ	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
ļ	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
li	s the claim subject to offest? No	Overally Overal are Overally Library	
1	=	Other. Specify Credit Card or Credit Use	
4.40	Yes Syncb/JC PENNEY DC	Last 4 digits of account number NULL	\$ 1,836.00
4.12	Creditor's Name	Last 4 digits of account number	<u> </u>
	Po Box 965007	When was the debt incurred? 2016-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Orlando FL 32896	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
۱ '	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.13	Syncb/SAMS CLUB DC	Last 4 digits of account number NULL	\$ <u>10,668.00</u>
	Creditor's Name	When was the debt incurred? 2005-2017	
	Po Box 965005	When was the debt incurred? 2005-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Odarda El 2000	Contingent	
	Orlando FL 32896	Unliquidated	
١ ٧	City State Zip Code Who owes the debt? Check one.	Disputed	
l i	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
i	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	<u> </u>	
	No	Other. Specify Credit Card or Credit Use	
Ī	T _{Voc}		

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Case Number (if known) Document Carole Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Syncb/Toysrusdc \$ 3,439.00 Last 4 digits of account number _ Creditor's Name 2009-2017 Po Box 965005 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 32896 Orlando FΙ Unliquidated City Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Syncb/WALMART DC \$ 4,728.00 4.15 Last 4 digits of account number Creditor's Name 2015-2017 Po Box 965024 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 32896 Orlando FI Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes TD BANK USA/Targetcred **NULL** \$ 6,138.00 Last 4 digits of account number 4.16 Creditor's Name 2006-2017 Po Box 673 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Minneapolis 55440 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Credit Card or Credit Use Other. Specify _ List Others to Be Notified for a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Schedule E/F: Creditors Who Have Unsecured Claims

Part 3:

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Carole Debtor 1

Edith

<u>ըգբ</u>μment

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Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
Total claims from Part 2	6f. Student loans	6f.	Total claim	0.00
	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.		0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims6h. Debts to pension or profit-sharing plans, and other	6g.	\$\$ \$\$	0.00

Fill	l in this inf	Casa 17 formation to iden		Filad 06/01/17	Entered 06/01/17 14:33:39 7 of 56	Desc Main
De	ebtor 1	Carole	Edith	Lanciloti		
Б.	DIOI 1	First Name	Middle Name	Last Name		
	ebtor 2 ouse, if filing)	First Name	Middle Name	Last Name		
Ur	nited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _	ILLINOIS(State)		—
	se Number known)			_		Check if this is an amended filing
Offi	cial Fo	orm 106G				
Sch	edule	G: Execut	ory Contracts and	Unexpired Lea	ses	12/19
nform addition 1. D	nation. If monal pages o you hav No. Cho Yes. Fill	nore space is needs, write your name any executory eck this box and so in all of the informely each person	eded, copy the additional page, the and case number (if known). contracts or unexpired leases? Submit this form to the court with mation below even if the contract or company with whom you ha	your other schedules. Your or leases are listed in	h are equally responsible for supplying correct ntries, and attach it to this page. On the top of a ou have nothing else to report on this form. Schedule A/B: Property (Official Form 106A/B) Then state what each contract or lease is for (ruction booklet for more examples of executory or	nny
ur	nexpired le	ases.	hom you have the contract or I		State what the contract or leas	
2.1						
	Name				-	
	Number	Street			-	
	City		State Zip	Code	-	
2.2						
	Name				-	
	Number	Street			-	
	City		State Zip	Code	-	
2.3						
	Name				-	
	Number	Street			-	
	City		State Zip	Code	-	
2.4						
	Name				-	
	Number	Street			-	
	City		State Zip	Code	-	
2.5						
	Name				-	
	Number	Street			-	

State Zip Code

City

Fill in this information to identify your case:				
Debtor 1	Carole	Edith	Lanciloti	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _		
Case Number	г		(State)	
(If known)				

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Ac	aditional Page	s, write your name and c	ase number (if known). Answ	er every question	
1. D c	o you have an	y codebtors? (If you are fi	ling a joint case, do not list eit	her spouse as a c	odebtor.)
	No.				
	Yes				
		• •	• • • •	- '	nmunity property states and territories include
Ai	•		ada, New Mexico, Puerto Rico	, Texas, Washingt	on, and Wisconsin.)
	No. Go to li				
	」Yes. Did yo □ No	ur spouse, former spouse,	or legal equivalent live with y	ou at the time?	
	_	nwhich community state or	territory did you live?	F	ill in the name and current address of that person.
	Name of y	our spouse, former spouse or legal	equivalent		
	Number	Street			
	City		State	Zip Code	
3. In	Column 1, lis	t all of your codebtors. D	o not include your spouse as	a codebtor if you	ır spouse is filing with you. List the person
		•		-	e sure you have listed the creditor on
	-	ficial Form 106D), Schedu or Schedule G to fill out C		, or Schedule G (C	Official Form 106G). Use Schedule D,
	Caluman 4. Va				Column O. The anadition to out one court the debt
	Column 1: Yo	ur codebtor			Column 2: The creditor to whom you owe the debt
					Check all schedules that apply:
3.1					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	

			DOGDINENI Pat	<u>aue 29</u> 01 50
Fill in this ir	nformation to ident	ify your case:		
Debtor 1	Carole	Edith	Lanciloti	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
	, ,	the : <u>NORTHERN DISTRICT (</u>		Check if this is: An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following date
official F	orm 106I			MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	ort 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filling spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed X Not employed		Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation			
	Occupation may Include student or homemaker, if it applies.	Employers name			
		Employers address			
					,
		How long employed there?			
Pa	IT 2: Give Details About Monthl	ly Income			
	spouse unless you are separated. If you or your non-filing spouse har	he date you file this form. If you have we more than one employer, combin- ce, attach a separate sheet to this for	e the information for a		·
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all payr calculate what the monthly wage wou		\$46.17	\$0.00
3.	Estimate and list monthly overti		\$0.00	\$0.00	
4.	Calculate gross income. Add line	e 2 + line 3.		\$46.17	\$0.00

Official Form 106I Record # 744877 Schedule I: Your Income Page 1 of 2

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				For Debtor 1	For Debt		
	Copy	line 4 here	4.	\$46.17	\$	0.00	
5. L i		payroll deductions:					
		ax, Medicare, and Social Security deductions	5a. 	\$0.00		\$0.00	
	5b. N	landatory contributions for retirement plans	5b. 	\$0.00		\$0.00	
	5c. V	oluntary contributions for retirement plans	5c	\$0.00		\$0.00	
	5d. F	lequired repayments of retirement fund loans	5d.	\$0.00		\$0.00	
	5e. lı	nsurance	5e.	\$0.00		\$0.00	
	5f. C	Omestic support obligations	5f. —	\$0.00		\$0.00	
	5g. L	Inion dues	5g.	\$0.00		\$0.00	
	5h. C	Other deductions. Specify:	5h.	\$0.00		\$0.00	
6. A c	d the	payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00		\$0.00	
7. C a	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$46.17	\$	0.00	
8. Li :	st all	other income regularly received:					
	8a.	Net income from rental property and from operating a business,					
		profession, or farm					
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$0.00		\$0.00	
	8b.	Interest and dividends	8b.	\$0.00		\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00	
		dependent regularly receive					
		Include alimony, spousal support, child support, maintenance, divorce					
		settlement, and property settlement.					
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00	
	8e.	Social Security	8e.	\$1,626.00		\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00	
		Include cash assistance and the value (if known) of any non-cash					
		assistance that you receive, such as food stamps (benefits under the					
		Supplemental Nutrition Assistance Program) or housing subsidies.					
		Specify:					
	8g.	Pension or retirement income	8g. 	\$269.42		\$0.00	
	8h.	Other monthly income. Specify:	8h. 	\$0.00		\$0.00	
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$1,895.42		\$0.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$1,941.59 +	\$0	0.00	\$1,941.59
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	V 1, 0 11100	_	,.00	ψ1,541.05
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependent ot available to			1	1. \$0.00
12.	Add	the amount in the last column of line 10 to the amount in line 11. The res	ult is the com	bined monthly income.			
		that amount on the Summary of Schedules and Statistical Summary of Ce		s and Related Data, if it	applies	1	2. \$1,941.59
13.	x I	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	?				

Fill in this ir	nformation to identify yo	ur case:				
Debtor 1	Carole	Edith	Lanciloti	Check if this is	:	
	First Name	Middle Name	Last Name	An amend	•	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		nent showing pos s of the following o	t-petition chapter 13
United States	Bankruptcy Court for the : _	NORTHERN DISTRICT (OF ILLINOIS			24.0.
Case Numbe (If known)	r		_	MM / DD /	/ YYYY	
Official F	orm 106J				_	2 because Debtor 2
				maintains	a separate house	ehold.
	e J: Your Ex					12/14
-	-			are equally responsible for supply ges, write your name and case nu	_	
Part 1:	Describe Your Household					
1. Is this a jo	int case?					
	Go to line 2.					
Yes.	Does Debtor 2 live in a s	separate household?				
	No. Yes. Debtor 2 mus	st file a separate Schedu	le J.			
		<u>·</u>				
2. Do you	have dependents?	X No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's	Does dependent live
Do not li Debtor 2	st Debtor 1 and		this information for	Debtor 1 or Debtor 2	age	with you?
		each deper	uen			Yes
names.	tate the dependents'					X No
						Yes
						X No
						Yes
						X No
						Yes
						X No
						Yes
_	expenses include es of people other than	X No				
	and your dependents?	Yes				
Part 2:	Estimate Your Ongoing Mo	onthly Expenses				
_				m as a supplement in a Chapter 13		
the applicable		iptcy is filed. If this is a	supplemental Schedule J	, check the box at the top of the fo	rm and fill in	
	•	-	nce if you know the value Income (Official Form 106		,	Your expenses
or such assist	ance and have included	it on Scriedule I: Your	mcome (Official Form 106)	.,		Tour expenses
	tal or home ownership of the ground or lot.	expenses for your resid	ence. Include first mortgag	e payments and	4.	\$950.00
_	cluded in line 4:				4.	Ψ000.00
4a. Re	eal estate taxes				4a.	\$0.00
	operty, homeowner's, or	renter's insurance			4b.	\$38.00
	ome maintenance, repair,				4c.	\$0.00
4d. Ho	omeowner's association of	or condominium dues			4d.	\$0.00

Carole Debtor 1

First Name

Edith

Middle Name

Document

Last Name

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Case Number (if known) __

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$120.00 6a. 6a. Electricity, heat, natural gas \$20.00 6b. Water, sewer, garbage collection \$155.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$250.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$25.00 9. Clothing, laundry, and dry cleaning 10. \$55.00 Personal care products and services 10. \$25.00 11. Medical and dental expenses 11. \$120.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations 14. \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$52.00 15b. Health insurance 15b. \$110.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 744877 Case 17-16945 Doc 1 Filed 06/01/17 Entered 06/01/17 14:33:39 Desc Main Document Page 33 of 56 Case Number (if known)

Deptor	- Caron	Luiti	Landioti	Case Number (if known)			
	First Nar	ne Middle Name	Last Name				
21.	Other. S	pecify: Pet Care (\$20.00),		_	21.	\$20.00	
22	Your moi	nthly expense: Add lines 4 through 21.			22.	\$1,940.00	
	The resul	t is your monthly expenses.				. ,	
23.	Calculate	your monthly net income.					
	23a.	Copy line 12 (your comibined monthly	income) from Schedule I.		23a.	\$1,941.59	
	23b.	Copy your monthly expenses from line	e 22 above.		23b. -	\$1,940.00	
	23c.	Subtract your monthly expenses from	your monthly income.		23c.	\$1.59	
		The result is your monthly net income				,	
24	D			file this forms			
24.	=	xpect an increase or decrease in your					
	For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?						
	X No	paymont to increase or decrease been	acc of a meanication to the terms of y	odi mongago.			
	\mathbf{H}	Fundain Hann					
	Yes.	Explain Here:					

 Official Form 106J
 Record #
 744877
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to ident	ify your case:	
Debtor 1	Carole	Edith	Lanciloti
	First Name	Middle Name	Last Name
Debtor 2	·		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)			_

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below						
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
No						
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
Under penalty of perjury I declare that I have read to	the summary and schedules filed with this declaration and that they are true and					
correct.	and summary and selectures med with this declaration and that they are the and					
★ /s/ Carole Edith Lanciloti	x					
Signature of Debtor 1	Signature of Debtor 2					
Date 06/01/2017	Date					
MM / DD / YYYY	MM / DD / YYYY					

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Fill in this information to identify your case:				
Debtor 1	Carole First Name	Edith Middle Name	Lanciloti Last Name	
Debtor 2				
(Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN District of ILLINOIS				
Case Number				
(If known)				

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.								
Part 1: Give Details About Your Marital Status and Where You Lived Before								
01. What is your current marital status?								
Married	Married							
Not married								
02 During the last 3 years, have you lived anywher	02 During the last 3 years, have you lived anywhere other than where you live now?							
No.	Our and Control of the	P						
Yes. List all of the places you lived in the last 3	3 years. Do not include who	ere you live now.						
Debtor 1	Dates Debtor	1 Debtor 2:		Dates Debtor 2				
	lived there			lived there				
	03 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin							
No.								
Yes. Make sure you fill out Schedule H: Your 0	Codebtors (Official Form 10	6H).						
Part 2: Explain the Sources of Your Income								
Old you have any income from employment or the Fill in the total amount of income you received from			=					
,	Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.							
■ No.								
Yes. Fill in the details	Yes. Fill in the details							
	Debtor 1 Sources of income	Gross income	Debtor 2 Sources of income	Gross income				
	Check all that apply	(before deductions and exclusions)	Check all that apply	(before deductions and exclusions)				

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Case Number (if known)

Lanciloti

First Name Middle Name Last Name 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income Gross income Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Social Security \$8,130 From January 1 of current year until the date you filed for bankruptcy: Pension \$1,345 Residuals \$276 401k \$10,750 Social Security \$20,771 For last calendar year: (January 1 to December 31, 2016) Pension \$3,233 Residuals \$552 (approx) 401k \$10,750 Social Security For last calendar year: \$20,771 (January 1 to December 31, 2015) Pension \$3,233 Residuals \$550 (approx) 401k \$10,000 (approx) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Debtor 1

Carole

Edith

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Carole Edith Lanciloti Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below.

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ebto	r 1	Carole	Edith	Lanciloti	Case Number (if ki	nown)	
		First Name	Middle Name	Last Name			
11		in 90 days before you f fuse to make a paymer		d any creditor, including a bank or fin debt?	ancial institution, set off a	ny amounts from y	our accounts
	N	No. Go to line 11					
	Y	es. Fill in the informatio	n below.				
		in 1 year before you file t-appointed receiver, a	· -	any of your property in the possession	on of an assignee for the b	enefit of creditors,	a
	N						
	ЦY	es.					
	art 5:	List Certain Gifts an					
13	Withi	in 2 years before you fi	led for bankruptcy, did	you give any gifts with a total value	of more than \$600 per pers	son?	
14	_	es. Fill in the details for	-	you give any gifts or contributions v	with a total value of more th	an \$600 to any ch	arity?
	_	-	ned for bankruptcy, did	you give any gins or contributions v	vitii a totai value oi illore ti	ian sood to any ch	arity:
	=	No. 'es. Fill in the details for	each gift				
	ш.		odon giit.				
Pa	art 6:	List Certain Losses					
15		in 1 year before you file bling?	ed for bankruptcy or si	nce you filed for bankruptcy, did you	lose anything because of	theft, fire, other dis	easter, or
	N	No.					
		es. Fill in the details for	each gift.				
Pa	art 7:	List Certain Paymen	ts or Transfers				
16	With	in 1 year before you file	ed for bankruptcy, did y	you or anyone else acting on your be	half pay or transfer any pro	operty to anyone y	ou
				a bankruptcy petition? ers, or credit counseling agencies for	services required in your	bankruptcy.	
		No.					
	Y	es. Fill in the details					
	P	arty Contact Info		Description and value of any pro	perty transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.					\$2,530.00
		55 E. Monroe Street #3	400				
	-	Chicago,IL 60603					
	-						
	P	arty Contact Info		Description and value of any pro	perty transferred	Date payment or transfer	Amount of payment
	_	Hananwill Credit Couns	seling	Credit Counseling Services		2017	\$25.00
	_	115 N. Cross St.					
	-	Robinson, IL 62454					
	-						
						J	

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Carole Edith Lanciloti Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Last balance before Type of account or Date account was instrument closed, sold, moved, closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? ☐ No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? **Documents** ☐ No MB Financial Yes 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No. Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? **Identify Property You Hold or Control for Someone Else** 23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. Yes. Fill in the details. Where is the property? Describe the property Value

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Document Page 40

Last Name

Middle Name

Carole

First Name

Debtor 1

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Case Number (if known)

P	art 10:	Give Details About Environmental Info	ormation				
For the purpose of Part 10, the following definitions apply:							
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.						
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.						
		us material means anything an envi ce, hazardous material, pollutant, co	ronmental law defines as a hazardous wa ntaminant, or similar term.	ste, hazardous substance, toxic			
Re	oort all no	otices, releases, and proceedings th	at you know about, regardless of when th	ney occurred.			
24	Has any	governmental unit notified you that	you may be liable or potentially liable un	der or in violation of an environmental la	w?		
	No.						
	Yes.	Fill in the details.					
			Governmental unit	Environmental law, if you know it	Date of notice		
25	Have yo	u notified any governmental unit of	any release of hazardous material?				
	No.						
	Yes.	Fill in the details.	Governmental unit	Environmental law, if you know it	Date of notice		
			Governmental unit	Liviloimientai iaw, ii you kilow it	Date of flotice		
26	Have yo	ou been a party in any judicial or adn	ninistrative proceeding under any enviror	nmental law? Include settlements and ord	lers.		
	No.	Fill in the details					
	☐ Yes.	Fill in the details.	Court or agency	Nature of the case	Status of the case		
			,				
P	art 11:	Give Details About Your Business or C	Connections to Any Business				
27	Within 4	years before you filed for bankrupt	cy, did you own a business or have any c	of the following connections to any busine	ess?		
	□△	A sole proprietor or self-employed in	a trade, profession, or other activity, eith	ner full-time or part-time			
			any (LLC) or limited liability partnership (l	LLP)			
		A partner in a partnership An officer, director, or managing exe	cutive of a corporation				
			or equity securities of a corporation				
	_	None of the above applies. Go to Par					
	☐ res.	Check all that apply above and fill in	the details below for each business.				
28		years before you filed for bankrupt ons, creditors, or other parties.	cy, did you give a financial statement to a	nnyone about your business? Include all	financial		
	No.						
	Yes.	Fill in the details.					
			Date issued				

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Last Name

Case Number (if known) _

Document Carole Edith Lanciloti

Middle Name

First Name

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. 🗶 /s/ Carole Edith Lanciloti Signature of Debtor 2 Signature of Debtor 1 Date <u>06</u>/01/2017 MM / DD / YYYY MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? Yes. Name of person _. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Part 12:

Sign Below

Fill in this i	Caso 17 information to identi		Filad 06/01/17 E	intered 06/01/17 14:33:3 2 of 56	39 Desc Main	
Debtor 1	Carole	Edith	Lanciloti			
Debtor 1	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United State	s Bankruptcy Court for t	he : <u>NORTHERN</u> District of _				
Case Numbe	er		(State)		Check if this is an	
(If known)					amended filing	
Official F	orm 108					
Stateme	ent of Intent	tion for Individua	ls Filing Under C	Chapter 7		12/15
If you are an i	ndividual filing unde	r chapter 7, you must fill out	this form if:			
■ creditors ha	ive claims secured b	y your property, or				
-		erty and the lease has not exp				
		•		or by the date set for the meeting of co es to the creditors and lessors you list.	•	
		ether in a joint case, both are	·	<u>-</u>	•	
	must sign and date t	·	, oquan, 100ponona 101 oup	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
Be as complet	te and accurate as po	ossible. If more space is need	ded, attach a separate sheet	to this form. On the top of any addition	nal pages,	
write your nan	ne and case number	(if known).				
Part 1:	List Your Creditors V	Vho Have Secured Claims				
For any cre informatio	=	d in Part 1 of Schedule D: Cr	editors Who Have Claims Se	ecured by Property (Official Form 106D	D), fill in the	
Identify the	e creditor and the pr	operty that is collateral	What do you intersecures a debt?	nd to do with the property that	Did you claim the property as exempt on Schedule C?	
Creditor's	S		Surrende	er the property	☐ No	
name:			Retain th	ne property and redeem it	_ ☐ Yes	
Descripti	on of		☐ Retain th	ne property and enter into a		
property	OIT OI		Reaffirma	ation Agreement.		
securing	debt:		Retain th	ne property and [explain]:		
Creditor's	S		Surrende	er the property	☐ No	
name:			Retain th	ne property and redeem it	 □ Yes	
Dogorinti	on of		Retain th	ne property and enter into a		
Descripti property	OII OI		— Reaffirma	ation Agreement.		
securing	debt:			ne property and [explain]:		
					_	
Creditor's	S		Surrende	er the property	□No	
name:			Retain th	ne property and redeem it	Yes	
Descripti	on of		☐ Retain th	ne property and enter into a	□	
Describit	OI I OI			ation Agreement.		

Retain the property and [explain]: ___

Retain the property and redeem it

Reaffirmation Agreement.

Retain the property and enter into a

Retain the property and [explain]: _

☐ Surrender the property

□No

Yes

Page 1 of 2

securing debt:

Description of

securing debt:

Creditor's name:

property

Debtor 1

Part 2:

Carole

Case 17-16945

List Your Unexpired Personal Property Leases

First Name

1	Middle	Nam

Doc 1 Filed 06/01/17 Entered 06/01/17 14:33:39 Desc Main Doc ument Page 43 of 56 Photos (if known)

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).				
Describe your unexpired personal property lea	ases	Will the lease be assumed?		
Lessor's name:		☐ No		
Description of leased property:		☐ Yes		
Lessor's name:		□ No		
Description of leased property:		Yes		
Lessor's name:		□No		
Description of leased property:		Yes		
Lessor's name:		□No		
Description of leased property:		□Yes		
Lessor's name:		□No		
Description of leased property:		□Yes		
Lessor's name:		□No		
Description of leased property:		□Yes		
Lessor's name:		□No		
Description of leased property:		Yes		
Part 3: Sign Below				
Inder penalty of perjury, I declare that I have indicersonal property that is subject to an unexpired le	ated my intention about any property of my estate that secures ease.	a debt and any		
/s/ Carole Edith Lanciloti	_ 🗴			
Signature of Debtor 1	Signature of Debtor 2			
Date Dated: 06/01/2017	Date			
MM / DD / YYYY	MM / DD / YYYY			

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In 1	re								
Cai	role Edith L	anciloti / De	ebtor				Case No:		
							Chapter:	Chapter 7	
			DISCLO	OSURE OF COM	PENSATION O	F ATTORNEY	FOR DER	RTOR	
	npensation p	oaid to me wi	§ 329(a) and Fed. thin one year before	Bankr. P. 2016(b) ore the filing of the ebtor(s) in contemp	, I certify that I at petition in bank	m the attorney for	or the abov d to be paid	e named debtor(s d to me, for service	ces
	For legal	services, I ha	ive agreed to acce	pt	\$2,195.00				
	Prior to th	e filing of th	is statement I hav	re received	\$2,195.00				
	Balance D	Due			\$0.00				
2.	The source	e of the comp	pensation paid to 1	me was:					
	Deb	tor(s)	Other: (spe	ecify)					
3.	The source	e of compens	sation to be paid to	o me is:					
	Del	btor(s)	Other: (spe	ecify)					
4.		e not agreed a law firm.	to share the above	e-disclosed compe	nsation with any	other person unl	ess they ar	e members and a	ssociates
		law firm. A		sclosed compensatement, together w					
5.	In return fo		disclosed fee, I ha	ave agreed to rend	er legal service fo	or all aspects of t	the bankruj	ptcy	
	_		btor' s financial si	ituation, and rende	ring advice to the	e debtor in deterr	mining who	ether to file a peti	tion in
		ruptcy;							
	-			n, schedules, state		-		ured;	
	c. Repre	esentation of	the debtor at the r	neeting of creditor	rs, and any adjour	rned hearings the	ereof;		
6.	By agreem	ent with the	debtor(s), the abo	ve-disclosed fee d	oes not include the	he following serv	vice:		
			-	r court dates, ame		_	-		another
cha	pter, judicia	l lien avoidar	nces, dischargeabi	ility actions, other			meeting o	f creditors.	İ
		Leertif	y that the foregoin	CE ng is a complete st	RTIFICATION stement of any a		ngement fa	or	
				ation of the debtor				· ·	
		Date: 00	6/01/2017	/s	s/ Marc Adam A	ffolter			
		Date		S	ignature of Attor	ney	_		
					Geraci Law L.L.O	C.			

Page 1 of 1 Record # 744877

Name of law firm

Case 17-16945 Deraci Eige DA/CC/1Mindistendidre Wistonistra 3:39 Desc Main

Headquarters: 55 E. Monroe Street, #340000164001 Page 25000 50 LIENT CORNER WWW.INFOTAPES.COM

Date: 5/18/2017

Consultation Attorney: MAA

Record #: 744-877



Retainer Agreement Chapter 7 - Pre-filing

Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by
debit only, a flat fee for services before filing in court of \$ 1.500.00
at \$ {} today, \$ {} per {} starting {} and \$ {} within 60 days of today. Bankruptcy is time-sensitive
and \${} I will obtain from {
start preparing your documents as soon as you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filing
in Court is not included in the pre-filing amount, unless you pay us for it in advance:
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after case filing is \$_695.00 & \$335 = \$_1,030.00 \tag{total flat fee}\$. We will present you with an agreement to repay the \$335, and pay a fee for our services after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agreement is entirel voluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish your bankruptcy
and Geraci Law may withdraw from representing you.
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means test attachments of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, emattachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance in any court proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your case in court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motion including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court.
Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a flat fee Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into client trust account. We will only refund unearned fees You may enter into a security retainer agreement with another law firm: we will not because you may lose funds held in our trust account which may be assets in a Chapter 7.
Termination . If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown above. We will only refund fees not earned. Wisconsin : We will submit any unresolved dispute about the fee to binding arbitration within 30 days or receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days after notice of the dispute from the client, we shall submit the dispute to binding arbitration.
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change is circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Discharge Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: stude loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debt after filing including HOA dues; other debts listed in your green folder as usually not discharged. No discharge if you don't take the 2nd educations course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debt
Date:) / (8) / X (Moll (mullon X (Joint Debtor) (Joint Debtor)
Carole Lanciloti (Debtor) (Joint Debtor)
Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 161112

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Carole Edith Lanciloti / Debtor Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/01/2017 /s/ Carole Edith Lanciloti

Carole Edith Lanciloti

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Carole

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 06/01/2017	/s/ Carole Edith Lanciloti	
	Carole Edith Lanciloti	
Dated: 06/01/2017	/s/ Marc Adam Affolter	
	Attorney: Marc Adam Affolter	

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ebtor 1	Carole	Edith	Lanciloti	Case Number	(if known)
20.01	First Name	Middle Name	Last Name		
Part 6:	Answer These Guestion	s for Reporting Purposes			
rait 6.	Answer These edesitor			lahta? Canaumas dahta ara	defined in 11 U.S.C. & 101/8)
	hat kind of debts do ou have?	as "incurred by	an individual primarily for a	personal, family, or househol	defined in 11 U.S.C. § 101(8) ld purpose."
		No. Go to	line 17.		
		16b. Are your del money for a bu	ots primarily business de usiness or investment or thro	ebts? Business debts are de ough the operation of the busi	bts that you incurred to obtain ness or investment.
		□No. Go to □Yes. Go to			
		16c. State the type	of debts you owe that are no	ot consumer debts or búsines	s debts.
	re you filing under hapter 7?		filing under Chapter 7. Go t		
_	o you estimate that after	Yes. I am filin	g under Chapter 7. Do you	estimate that after any exemp	ot property is excluded and stribute to unsecured creditors?
	ny exempt property is	· .	Tauve expenses are paid the		
	xcluded and	No.			
	dministrative expenses are paid that funds will be	Yes.			
_	vailable for distribution o unsecured creditors?				
	low many creditors do	■ 1-49	□ 1,	000-5,000	25,001-50,000
	ou estimate that you	50-99		001-10,000	50,001-100,000
C	owe?	☐ 100-199 ☐ 200-999	1 0	0,001-25,000	☐ More than 100,000
9. l	low much do you	\$0-\$50,000	□\$	1,000,001-\$10 million	□\$500,000,001-\$1 billion
	estimate your assets to	\$50,001-\$100),000 □ \$	10,000,001-\$50 million	\$1,000,000,001-\$10 billion
ŧ	oe worth?	\$100,001-\$5 0		50,000,001-\$100 million	\$10,000,000,001-\$50 billion
		\$500,001-\$1	million 🔲 🖫 \$	100,000,001-\$500 million	☐More than \$50 billion
20. I	How much do you	\$0-\$50,000	□\$	1,000,001-\$10 million	\$500,000,001-\$1 billion
	estimate your liabilities	\$50,001-\$10	-,	10,000,001-\$50 million	\$1,000,000,001-\$10 billion
1	to be?	1 \$100,001-\$5	,	50,000,001-\$100 million	\$10,000,000,001-\$50 billion
		\$500,001-\$1	million \$\Boxed{\Boxes\$}\$	100,000,001-\$500 million	☐ More than \$50 billion
Part	7: Sign Below		· · · · · · · · · · · · · · · · · · ·	<u> </u>	
For y	ou	I have examined the correct.	is petition, and I declare und	der penalty of perjury that the	information provided is true and
		If I have chosen to of title 11, United Sunder Chapter 7.	file under Chapter 7, I am a States Code. I understand th	ware that I may proceed, if el e relief available under each	igible, under Chapter 7, 11,12, or 13 chapter, and I choose to proceed
		If no attorney repr	esents me and I did not pay ave obtained and read the n	or agree to pay someone who otice required by 11 U.S.C. §	o is not an attorney to help me fill out 342(b).
٠		·		of title 11, United States Cod	
		with a bankruptcy	ng a false statement, concer case can result in fines up to 1341, 1519, and 3571.	aling property, or obtaining m o \$250,000, or imprisonment	oney or property by fraud in connection for up to 20 years, or both.
		* Can	le Janu	lot. x	
		Signature of	Debtor 1	\$	Signature of Debtor 2
		Eusandad a	: 6/ / /2017	, .	Executed on
-		Executed or	MM / DD / YYYY	•	MM / DD / YYYY

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Debtor 1	Carole	Edith	Lanciloti
	First Name	Middle Name	Last Name
Debtor 2			·
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruntey Court for t	he: NORTHERN District of	ILLINOIS
Office Otatos	Dania apicy Countries		(State)
Case Number			
(If known)			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to he	elp you fill out bankruptcy forms?
No Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
inder penalty of perjury, I declare that I have read the summary ar orrect.	nd schedules filed with this declaration and that they are true and
Signature of Debtor 1	Signature of Debtor 2
Date : 6 / / /2017 MM / DD / YYYY	Date

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Debtor 1	Carole	Edith Lanciloti		Case Number (if known)		
	First Name	Middle Name	Last Name			

Part 12: Sign Below								
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 1 Signature of Debtor 2								
Date 6 / /2017 Date	D / YYYY							
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?								
■ No								
Yes								
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?								
No Yes. Name of person	. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							

Case 17-16945 Doc 1 Filed 06/01/17 Entered 06/01/17 14:33:39 Desc Main Document Page 52 of 56 Edith Case Number (if known) Debtor 1 Carole Last Name List Your Unexpired Personal Property Leases For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Will the lease be assumed? Describe your unexpired personal property leases ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lessor's name: ☐ Yes Description of leased property: ☐ No Lèssor's name: Yes Description of leased property: □No Lessor's name: ☐Yes Description of leased property: □No Lessor's name: □Yes Description of leased property: □No Lessor's name: Yes Description of leased property: ☐ No

Part 3:

property:

Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

Signature of Debtor 1

Lessor's name:

Description of leased

Signature of Debtor 2

Date Dated: 61

Date MM / DD / YYYY Yes

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DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been wamed of this, and unless there is a novation under state law, or agreement not to use bankriptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: (\(\rho \) / /2017

Carole Edith Lanciloti

X Date & Sign

Case 17-16945 Doc 1 Filed 06/01/17 Entered 06/01/17 14:33:39 Desc Main Document Page 54 of 56

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re

Carole Edith Lanciloti / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT

Dated: 6 / / /2017

Carole Edith Lanciloti

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 17-16945 Doc 1 Filed 06/01/17 Entered 06/01/17 14:33:39 Desc Main Document Page 55 of 56

Debte	or 1	Carole	Edith	Lanciloti		Case Number (if known)		·
		First Name	Middle Name	Last Name				*****
						Column A Debtor 1	Column 8 Debtor 2 or non-filing spause	***************************************
8. U	nemi	oloyment comper	nsation			\$0.00	\$0.00	***************************************
D	o not	enter the amount	if you contend that the amount receive	d was a benefit				***************************************
under the Social Security Act. Instead, list it here:								
F	or yo	ou					•	***************************************
F	or yo	ur spouse						
		on or retirement i t under the Social	income. Do not include any amount red Security Act.	ceived that was a		\$269.42	\$0.00	***************************************
[Do no is a v	t include any bene ictim of a war crim	sources not listed above. Specify the sofits received under the Social Security he, a crime against humanity, or internalist other sources on a separate page a	Act or payments rational or domestic	eceived			
	0a					\$0.00	\$ 0.00	***************************************
	0b					\$ 0.00	\$0.00	***************************************
	0c. T	otal amounts from	separate pages, if any.	•		\$0.00	\$0.00	***************************************
			rrent monthly income. Add lines 2 thro tal for Column A to the total for Colum			\$2,107.26 +	\$0.00 =	\$2,107.26

Pa	rt 2:	Determine W	hether the Means Test Applies to You					
			monthly income for the year. Follow					
· 1	2a.	Copy your total or	urrent monthly income from line 11	•••••		Copy line 11 here	12a. <u> </u>	\$2,107.26
		Multiply by 12 (the	e number of months in a year).				ş	x 12
1	2b.	The result is your	annual income for this part of the form	i .			12b.	\$25,287.12
13. (Calcu	late the median f	amily income that applies to you. Foll	low these steps:				***************************************
ı	Fill in	the state in which	you live.	IL	•			***************************************
ı	Fill in	the number of peo	ople in your household.					
	To fin	d a list of applicab	r income for your state and size of hous ble median income amounts, go online n. This list may also be available at the	using the link spec	ified in the separate		13.	\$50,765.00
14.	How	do the lines comp	pare?					
1	4a.	x line 12b is less Go to Part 3.	s than or equal to line 13. On the top of	page 1, check box	 There is no pres 	umption of abuse.		**************************************
1	4b.		re than line 13. On the top of page 1, cl ad fill out Form 122A-2.	heck box 2, <i>The p</i>	resumption of abuse	is determined by Form	122A-2.	**************************************
Pa	irt 3:	Sign Below						
		By signing here,	I declare under penalty of perjury that t	he information on	this statement and in	any attachments is true	and correct.	
		Can	ole Lancil					***************************************
***************************************			Carole Edith Lanciloti					
		Date:: <u>@</u>	<u> </u>					
		If you checked lin	ne 14a, do NOT fill out or file Form 122	A-2.				Agaackeeeeee
***************************************		If you checked lin	ne 14b, fill out Form 122A-2 and file it v	vith this form.				***************************************

Form B 201A, Notice to Consumer Debtor(s)

In re Carole Edith Lanciloti / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 6/ / /2017

Carole Edith Lanciloti

X Date & Sign

Dated: 6 / [_/2017

Attorney: Marc Adam Affolter